**Library Visit 11/27/2024**

Today during my library visit, I am going to explore different assistance programs, that helps pay for different expenses such as rentals, utilities, and healthcare. These services are here in New York State.

## Rental Assistance

In order to obtain rental assistance in New York State, I started looking into Housing Community Renewal agency, https://hcr.ny.gov/ , according to their website can be described as the following. CR develops preserves and protects affordable housing and invests in economically vibrant communities. We work with many private, public and nonprofit partners to create safe, healthy and affordable housing opportunities for all New Yorkers.

HCR is charged with carrying out Governor Hochul's new $25 billion, five-year, comprehensive housing plan to increase housing supply by creating or preserving 100,000 affordable homes across New York including 10,000 with support services for vulnerable populations, plus the electrification of an additional 50,000 homes.

Multifamily Housing

Financing the new construction, and preservation of affordable multifamily rental housing using tax-exempt and taxable bonds, State and Federal Low Income Housing Tax Credits, and loan programs that support our housing priorities.

Homeownership

HCR's State of New York Mortgage Agency (SONYMA), provides financing and programs designed for first-time and low-income homebuyers. SONYMA also

manages programs to help homeowners with critical repairs, accessibility, weatherization and energy efficiency upgrades.

Community Revitalization

HCR invests in strong communities through State and Federal grants to municipalities and nonprofits that increase affordable housing opportunities, develop small businesses, build community facilities, and repair or improve infrastructure.

Rent Regulation and Tenant Protection

In New York City and adjacent counties, HCR enforces the State's Rent Regulation Laws through our Office of Rent Administration and protects the rights of tenants facing landlord harassment or rent overcharges through the Tenant Protection Unit.

Fair Housing

HCR ensures that all of the investments we make in every community adhere to the law and provide fair housing opportunity for all New Yorkers.

One of the programs, which should be noted in this document, would be Section 8 housing. When the tenant pays 30% of their income towards the rental and section 8 pays the difference between the tenant share and rental cost of the apartment.

According to HUD, a federal based housing agency it states the following on housing vouchers, the housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

**Utilities**

To start off exploring utility payment assistance, I started off reading about HEAP which stands for, Home Energy Assistance Program. I started reading on how the benefits are calculated, the base amount ranges from $21- $400+, depending each family situation. On the same website it states the following about add on benefits, the amount of the base Regular benefit will be increased by $61 if the household's gross income is in the Tier 1 income range. The amount of the base Regular benefit will be increased by $35 if the household contains a vulnerable individual (household member who is age 60 or older, under age 6 or permanently disabled).

So if I was to have my own place and apply for HEAP, the breakdown would look like, $45 or $50, and I would get the $61 add on due to my income being in the tier 1 range. So my benefit amount would be $106 or $111.

Besides from HEAP, there are two other benefit programs that I found useful, which are a residential energy assessment and Solar for all, which has the following information on NYSERDA website. Solar for All is a New York State utility bill assistance program. New York State is funding solar farms to benefit homeowners and renters who may not be able to access solar (clean energy). Through Solar for All, eligible New Yorkers can get the benefits of clean energy while lowering their energy costs.

**See if you're eligible**

You may be eligible to join if you:

- Rent or own your home
- Are a veteran receiving disability benefits
- Are on a fixed income

**Apply today**

- Earn a minimum wage
- Participate in HEAP, SNAP, TANF, or other electric bill assistance programs

If you've ever driven past a field of solar panels, you may have wondered why they're there and who they benefit. These solar farms – called community solar – are harnessing the power of the sun in order to provide energy to nearby communities. Solar for All gives income-eligible households the opportunity to take advantage of this energy.

By joining Solar for all, **you will save on your monthly electricity bill – up to $180 per year – with no upfront costs or installation hassle**. Save energy, save money, and help the planet when you participate in community solar. See if you are eligible and sign up today.

According to the same website it states the following on a Residential Energy Assessment.

It's time to take control of your energy bill and live more comfortably in your home. It all starts with a no-cost home energy assessment conducted by participating residential auditors. The assessment, also referred to as an energy audit, provides you with a top-to-bottom look at where your home is wasting energy and flags any potential health or safety issues.

All New York homeowners of one-to-four family homes can get a no-cost energy assessment.

**Get a No-Cost Home Energy Assessment**

When it comes down to the utilities expenses, I would use a combination of both the SOLAR for All and the Energy Assessment. I would also consider finding out if I can apply for the SOLAR for all, while my parents or other household members pay for the utility bill, as a way to help with the utility bill. As well as finding out if only one household member is allowed to apply. According to the application they want a copy of a utility bill and an eligibility document.

For healthcare costs, I have got to consider more about the marketplace, but my main objective is to find a way to actually support an expense directly in my family, like the credit to the utility bill. Even though it maybe not that much support it's still something. Or some other similar benefit.